

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In The Matter Of:	)	
	)	
Mary A. Love	)	Case Number: 15-41014-399
	)	
Debtor	)	
	)	Chapter 13
Federal National Mortgage Association	)	
("Fannie Mae"), c/o Seterus, Inc., or its	)	
successors and assigns	)	<b><u>Document Number: 46</u></b>
	)	
Movant,	)	
	)	<b>Hearing Date: October 3, 2018</b>
vs.	)	<b>Hearing Time: 9:30 AM</b>
	)	<b>Objection Deadline: September 26, 2018</b>
Mary A. Love	)	
	)	
and	)	<b><u>ORDER</u></b>
	)	
Diana S. Daugherty	)	
	)	
Trustee	)	
	)	
Respondents	)	
	)	

The Motion for Relief from the Automatic Stay, filed by Federal National Mortgage Association ("Fannie Mae"), c/o Seterus, Inc. called for hearing.

Upon consideration of the pleadings and the record as a whole, the Court finds and concludes that the Movant has a security interest in the following property:

LOT 9 IN BLOCK 8 OF THE AMENDED PLAT OF ARBOR TERRACE  
ADDITION NUMBER 2, A SUBDIVISION IN ST. LOUIS COUNTY,  
MISSOURI, ACCORDING TO THE PLAT THEREOF RECORDED IN  
PLAT BOOK 22 PAGE 23 OF THE ST. LOUIS COUNTY RECORDS.

The Court further finds and concludes that there is no equity in this property for the benefit of the bankruptcy estate; that Movant has not been afforded adequate protection for its interest and that said property is not necessary for an effective reorganization. It is therefore,

**ORDERED** that the stay provided for by Section 362 of Title 11, United States Code, is terminated to permit the Movant, or its successors and assigns to foreclose its security interest in the herein described property and to pursue its remedies in accordance with the security agreement and state law including obtaining possession of the property after foreclosure.

**IT IS FURTHER ORDERED** that the Chapter 13 Trustee is directed to discontinue payment on all claims secured by the property against which relief from the automatic stay is granted in this Order. The Trustee is directed to resume payment on such claims on notification pursuant to L.B.R. 3021-1 A.


**IT IS FURTHER ORDERED** that relief from the automatic stay is granted to Movant, or its successors and assigns effective immediately and that relief from the automatic stay is not stayed for fourteen (14) days pursuant to Rule 4001.

**IT IS FURTHER ORDERED** Movant's attorney fees in the amount of \$600.00 and costs in the amount of \$181.00 sought in the Motion, or any balance thereon, are hereby granted and may be assessed against the account of the Debtor

**IT IS FURTHER ORDERED** that Movant, or its successors and assigns shall be permitted to communicate with the Debtor and Counsel for Debtor to the extent provided for under nonbankruptcy law to discuss loss mitigation options including alternatives to foreclosure.

**IT IS FURTHER ORDERED** that Movant's alternative request to dismiss this bankruptcy case be and it hereby is **DENIED, as moot**. All further relief prayed for by Movant is hereby **DENIED**.

DATED: October 4, 2018  
St. Louis, Missouri  
lat

  
Barry S. Schermer  
United States Bankruptcy Judge

Order Prepared and Submitted by:  
Millsap & Singer, LLC

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